

REMARKS

In response to the Office action of 09/16/2004, please amend as stated above.

Please note that claims 1-7, 14-17, 19 and 20 are withdrawn from consideration pending the prosecution of divisional applications.

The rejections on 35 U.S.C. 101 and 35 U.S.C.112 are noted. In response, attention is called (1) to the detailed Flow Chart of Fig.1, which depicts the computer hardware structure and operation of a computerized relational database that is particularly adapted for use in accordance with the process of the present invention, and (2) the Microsoft Excel spreadsheets of Figs. 2a, 2b and 2c, which depict the operation of computer software that is particularly adapted for use in accordance with the present invention.

The allowability of the subject matter of Claim 14 is appreciatively acknowledged. Pursuant to the suggestions of the Examiner, Claim 14 has been amended to sharply define the portfolio and asset tracking that is the essence of the present invention.

The suggestions of the Examiner having been complied with, allowance of claim 14 and the present application is respectfully solicited.

Respectfully submitted,

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